

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
NOVEMBER 29, 2002, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>CHANGE OF CONTROL APPLICATION</u>		
5-28-02	Etalon Card, Inc., San Jose, CA, to purchase 1,000 shares of Nodak State Trust Company, Bismarck, from Jane Kirby, who currently has 910 shares in her possession.	Denied by State Banking Board on 11-27-02.
12-21-01	NoDak State Trust Company, Bismarck, application for change of control by Jane Kirby for retroactive approval and to have State Banking Board release NoDak State Trust Company from conservatorship	Department filed civil action in District Court to dissolve and liquidate NoDak State Trust Company
10-15-02	State Bancshares, Inc., Fargo, to acquire through merger Northern Capital Holdings, Inc., Fargo	Comment period ends 12-12-02. To be acted on by State Banking Board before year-end.

FACILITY APPLICATION

10-7-02	The Citizens State Bank of Finley, Finley, to establish a facility at 912 Burrell Ave SE, Cooperstown	Approved by State Banking Board 11-14-02.
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CREDIT UNION BRANCH APPLICATION

9-9-02	Town and Country Credit Union, Minot, to establish a branch at 925 East 14 <sup>th</sup> Avenue, West Fargo	Comment period ends 12-4-02. To be acted on by State Credit Union Board 12-6-02.
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*The following is compiled from the Office of the Comptroller of the Currency Weekly Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.*

Community First National Bank, Fargo, closed branch at 100 Main Street, Hokah, MN	OCC effective date 9-27-02
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USURY

The usury rate for unregulated lenders the month of December 2002 is **7.096%**.

**BULLETIN**  
**OCTOBER 31, 2002, APPLICATIONS**

Date

Applicant

Status